

In re:
Michael Christopher Handelong
Jessica Marie Handelong
Debtors

Case No. 20-11449-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: May 14, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Christopher Handelong, Jessica Marie Handelong, 495 Broad Street, Pen Argyl, PA 18072-1901
14485986	+ AmeriHome Mortgage Company, LLC, c/o Cenlar, PO Box 682, Pine Brook, NJ 07058-0682
14945190	+ Freedom Mortgage Corporation, C/O Mario Hanyon, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
14479822	+ Lehigh Valley Health Network, PO BOX 781733, Philadelphia, PA 19178-1733
14479825	+ PA Dedicated Dermatology PC, PO BOX 826982, Philadelphia, PA 19182-6982

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 15 2025 00:23:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 15 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14479807	Email/Text: ebn@americancollect.com	May 15 2025 00:24:00	Americancollect, 1851 S Alverno Rd, Manitowoc, WI 54220
14479809	Email/Text: paymentprocessing@avanteusa.com	May 15 2025 00:22:00	Avante USA, 3600 S Gessner Road, Ste 225, Houston, TX 77063
14486293	^ MEBN	May 15 2025 00:17:26	AmeriHome Mortgage Company, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14502829	+ Email/Text: BKelectronicnotices@cenlar.com	May 15 2025 00:23:00	AmeriHome Mortgage Company, LLC, C/O Cenlar FSB, BK Department, 425 Phillips Blvd, Ewing NJ 08618-1430
14479808	^ MEBN	May 15 2025 00:17:08	Amerihome Mortgage Co, LLC, PO BOX 77404, Trenton, NJ 08628-6404
14496569	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:30:16	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14497597	Email/Text: bnc-thebureaus@quantum3group.com	May 15 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, PO BOX 788, Kirkland, WA 98083-0788
14493153	Email/PDF: bncnotices@becket-lee.com	May 15 2025 00:29:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14479810	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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14479811	+ Email/Text: commonwealth@ebn.phinsolutions.com	May 15 2025 00:23:00	Comenity Capital Bank/BOSC, PO Box 182120, Columbus, OH 43218-2120
14479812	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 15 2025 00:23:00	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
14479813	+ Email/Text: bankruptcyp@mcmcg.com	May 15 2025 00:24:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
14479814	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:24:00	Daniel Santucci, Esquire, 1 International Plaza, 5th floor, Philadelphia, PA 19113-1510
14479815	^ MEBN	May 15 2025 00:24:00	Dept of Ed/Nelnet, PO BOX 82561, Lincoln, NE 68501-2561
14944331	+ Email/Text: EBN@brockandscott.com	May 15 2025 00:17:16	Financial Recoveries, PO BOX 1388, Mount Laurel, NJ 08054-7388
14632806	+ Email/Text: Bankruptcy@Freedommortgage.com	May 15 2025 00:23:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14944332	+ Email/Text: Bankruptcy@Freedommortgage.com	May 15 2025 00:23:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14479818	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 15 2025 00:24:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, Indiana 46037-7939
14479819	Email/Text: reports@halstedfinancial.com	May 15 2025 00:23:00	Genesis FS Card Services/Kay Jewelers, PO BOX 23026, Columbus, GA 31902-3026
14479820	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:29:19	Halsted Financial Services LLC, PO Box 828, Skokie, IL 60076
14482239	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:30:13	Kohls/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
14479821	+ Email/Text: bnc-capio@quantum3group.com	May 15 2025 00:24:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14479823	+ Email/Text: bnc-capio@quantum3group.com	May 15 2025 00:24:00	Law Offices of Mitchell Bluhm, 3400 Texoma Pky, Suite 100, Sherman, TX 75090-1916
14498259	+ Email/Text: bankruptcyp@mcmcg.com	May 15 2025 00:24:00	MBA Law, 3400 Texoma Pkwy, Suite 100, Sherman, TX 75090-1916
14479824	+ Email/Text: bankruptcyp@mcmcg.com	May 15 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14479826	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:29:41	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
14492758	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:30:11	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
14479827	Email/Text: signed.order@pfwattorneys.com	May 15 2025 00:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14479831	Email/Text: signed.order@pfwattorneys.com	May 15 2025 00:23:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
14490735	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 00:23:00	Second Round Sub, LLC, 7 Entin Road, Parsippany, NJ 07054
14492427	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 00:23:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
14479829	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:30:43	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14479830	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:30:11	Resurgent, PO BOX 1269, Greenville, SC 29602-1269
			Resurgent Capital Services, PO BOX 10466, Greenville, SC 29603-0466

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14479832	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:31:03	SYNCB/Lowes, PO BOX 956005, Orlando, FL 32896-0001
14479833	+ Email/Text: bnc-thebureaus@quantum3group.com	May 15 2025 00:23:00	The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14479834	+ Email/Text: bankruptcydepartment@tsico.com	May 15 2025 00:24:00	Transworld Systems Inc, PO BOX 15609, Wilmington, DE 19850-5609
14479835	^ MEBN	May 15 2025 00:17:30	Viking Client Services, 10050 Crosstown Circle, Suite 300, Eden Prairie, MN 55344-3344

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14493154	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14479828	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14479816	##+	FMS, 1100 W. lake Cook Road, Suite 100, Buffalo Grove, IL 60089-2083
14479817	##+	Frontline Asset Strategies/Cabelas, 2700 Snelling Ave, Saint Paul, MN 55113-1719

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHARLES LAPUTKA	on behalf of Joint Debtor Jessica Marie Handelong claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Debtor Michael Christopher Handelong claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DANIEL P. JONES	on behalf of Creditor AmeriHome Mortgage Company LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN R. STARKS

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRRegion03.PH.EDCF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 20-11449-pmm
Michael Christopher Handelong)
)
)
Jessica Marie Handelong) Chapter: 13
)
Debtor(s).)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 14, 2025

For The Court

Timothy B. McGrath
Clerk of Court